

**Information to identify the case:**

Debtor 1	<b>Danette T. Grier</b>	Social Security number or ITIN	xxx-xx-4208
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	<b>21-19051-JNP</b>		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Danette T. Grier  
aka Danette T. Lowman

2/18/22

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Danette T. Grier  
Debtor

Case No. 21-19051-JNP  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Feb 18, 2022

Form ID: 318

Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 20, 2022:

Recip ID	Recipient Name and Address
db	+ Danette T. Grier, 45 Colts Neck Drive, Sicklerville, NJ 08081-5643
519446367	ADT Security Services, 111 Morse St, Mullica Hill, NJ 08062
519446369	+ Ars Account Resolution, 1643 Nw 136th Ave, Sunrise, FL 33323-2857
519446370	+ Attorney General of the United States, U.S. Department of Justice, 950 Pennsylvania Avenue, NW, Washington, DC 20530-0009
519446374	+ Carmax Auto Finance, 225 Chastain Meadows Court, Kennesaw, GA 30144-5897
519446381	+ Elevate Reco, 1930 N Grand Ave, Sherman, TX 75090-2657
519446382	Emergency Physician Assos of SJP, PO Box 635999, Cincinnati, OH 45263-5999
519446384	+ Fedloan, Pob 60610, Harrisburg, PA 17106-0610
519446393	+ Macys/dsnb, Po Box 6789, Sioux Falls, SD 57117-6789
519446396	+ New Jersey Attorney General's Office, Division of Law, Richard J. Hughes Justice Complex, 25 Market Street, P.O. Box 112, Trenton, NJ 08625-0112
519446398	+ Police And Fire Fcu, 901 Arch Street, Philadelphia, PA 19107-2495
519446409	+ U S Dept Of Ed/Gsl/Atl, Po Box 5609, Greenville, TX 75403-5609
519446413	Virtua Health, PO BOX 8500-8267, Philadelphia, PA 19178-8267

TOTAL: 13

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 18 2022 20:41:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Feb 18 2022 20:41:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519446366	Email/Text: Bankruptcy@absoluteresolutions.com	Feb 18 2022 20:40:00	Absolute Resolutions I, 8000 Norman Center Dr, Bloomington, MN 55437
519449622	+ EDI: AISACG.COM	Feb 19 2022 01:33:00	Ally Financial, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519446368	+ EDI: GMACFS.COM	Feb 19 2022 01:33:00	Ally Financial, P.o. Box 380901, Bloomington, MN 55438-0901
519446372	+ Email/Text: bk@avant.com	Feb 18 2022 20:41:00	Avant, 222 N. LaSalle St, Suite 1700, Chicago, IL 60601-1101
519446373	+ EDI: CAPITALONE.COM	Feb 19 2022 01:33:00	Capital One Bank Usa N, Po Box 31293, Salt Lake City, UT 84131-0293
519446376	+ EDI: WFNNB.COM	Feb 19 2022 01:33:00	Comenity Bank/fashbug, Po Box 182789, Columbus, OH 43218-2789
519446377	+ EDI: WFNNB.COM	Feb 19 2022 01:33:00	Comenitybank/metrostyl, Po Box 182789, Columbus, OH 43218-2789
519446378	+ EDI: WFNNB.COM	Feb 19 2022 01:33:00	Comenitybank/newportnw, Po Box 182789, Columbus, OH 43218-2789

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519446379	+ EDI: WFNNB.COM	Feb 19 2022 01:33:00	Comenitybank/ny&co, Po Box 182789, Columbus, OH 43218-2789
519446380	+ Email/PDF: creditonebknotifications@resurgent.com	Feb 18 2022 20:38:22	Credit One Bank Na, Po Box 98872, Las Vegas, NV 89193-8872
519448031	+ EDI: AISACG.COM	Feb 19 2022 01:33:00	Exeter Finance LLC, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519446383	+ Email/PDF: acg.exeter.ebn@aisinfo.com	Feb 18 2022 20:38:37	Exeter Finance Llc, Po Box 166097, Irving, TX 75016-6097
519446390	+ EDI: IRS.COM	Feb 19 2022 01:33:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
519446392	+ Email/Text: BKRMailOPS@weltman.com	Feb 18 2022 20:41:00	Kay Jewelers, 375 Ghent Rd, Akron, OH 44333-4600
519446395	Email/Text: ml-ebn@missionlane.com	Feb 18 2022 20:40:00	Mission Lane/tab Bank, Po Box 105286, Atlanta, GA 30304
519446394	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 18 2022 20:38:45	Merrick Bank Corp, Po Box 9201, Old Bethpage, NY 11804-9001
519446404	+ EDI: PRA.COM	Feb 19 2022 01:33:00	Portfolio Recov Assoc, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952
519446405	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Feb 18 2022 20:41:00	State of New Jersey Division of Taxation, Collection&Enforcement- Bankruptcy Unit, 50 Barrack Street, 9th Floor, P.O. Box 245, Trenton, NJ 08695
519446407	+ EDI: RMSC.COM	Feb 19 2022 01:33:00	Syncb/care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
519446408	+ EDI: RMSC.COM	Feb 19 2022 01:33:00	Syncb/hsn, Po Box 965017, Orlando, FL 32896-5017
519447742	+ EDI: RMSC.COM	Feb 19 2022 01:33:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519446411	+ Email/Text: Stacey.VanAlst@usdoj.gov	Feb 18 2022 20:41:00	U.S. Attorney's Office, P.O. Box 197, Montgomery, AL 36101-0197

TOTAL: 24

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519446371	*+	Attorney General of the United States, U.S. Department of Justice, 950 Pennsylvania Avenue, NW, Washington, DC 20530-0009
519446375	*+	Carmax Auto Finance, 225 Chastain Meadows Court, Kennesaw, GA 30144-5897
519446385	*+	Fedloan, Pob 60610, Harrisburg, PA 17106-0610
519446386	*+	Fedloan, Pob 60610, Harrisburg, PA 17106-0610
519446387	*+	Fedloan, Pob 60610, Harrisburg, PA 17106-0610
519446388	*+	Fedloan, Pob 60610, Harrisburg, PA 17106-0610
519446389	*+	Fedloan, Pob 60610, Harrisburg, PA 17106-0610
519446391	*+	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
519446397	*+	New Jersey Attorney General's Office, Division of Law, Richard J. Hughes Justice Complex, 25 Market Street, P.O. Box 112, Trenton, NJ 08625-0112
519446399	*+	Police And Fire Fcu, 901 Arch Street, Philadelphia, PA 19107-2495
519446400	*+	Police And Fire Fcu, 901 Arch Street, Philadelphia, PA 19107-2495
519446401	*+	Police And Fire Fcu, 901 Arch Street, Philadelphia, PA 19107-2495
519446402	*+	Police And Fire Fcu, 901 Arch Street, Philadelphia, PA 19107-2495
519446403	*+	Police And Fire Fcu, 901 Arch Street, Philadelphia, PA 19107-2495
519446406	*P++	STATE OF NEW JERSEY DIVISION OF TAXATION, ATTN BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08695-0245, address filed with court., State of New Jersey Division of Taxation, Collection&Enforcement- Bankruptcy Unit, 50 Barrack Street, 9th Floor, P.O. Box 245, Trenton, NJ 08695

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519446410 \*+ U S Dept Of Ed/Gsl/Atl, Po Box 5609, Greenville, TX 75403-5609  
519446412 \*+ U.S. Attorney's Office, P.O. Box 197, Montgomery, AL 36101-0197

TOTAL: 0 Undeliverable, 17 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 20, 2022

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 18, 2022 at the address(es) listed below:

Name	Email Address
Andrew Finberg	trustee@sjbankruptcylaw.com J117@ecfbis.com;jaimie@sjbankruptcylaw.com
Denise E. Carlon	on behalf of Creditor Nationstar Mortgage LLC d/b/a Champion Mortgage Company dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Georgette Miller	on behalf of Debtor Danette T. Grier mcon1@margolisedelstein.com;Miller.GeorgetteR50524@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

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